

**The Ninth Street Bank and Trust Company  
895 Central Avenue  
HPC #97-06 - Designated December 1997**



The Ninth Street Bank and Trust Company was constructed in 1926 during St. Petersburg's boom and designed by M. Leo Elliott, one of Tampa's premier architects who was responsible for the Tampa YMCA (1909), Centro Asturiano (1914) and Tampa City Hall (1915). Later Elliott designed the Italian Club (1917) and Cuban Club (1918) in Ybor City. Elliot designed the bank building in the Classical Revival style which also shows elements of the Beaux Arts style of architecture, incorporating the symmetrical facade, masonry walls of light colored stone, decorative garland, flat roof and a classical treatment of the main entrance. Buildings of this style were often built in prosperous commercial/urban locations from the 1880s through the 1920s. The Beaux Arts style (the approximate French equivalent of "Fine Arts") expressed the tastes and values of American's industrial barons of the period, and thus was a fitting style for a financial institution.

The double height ground floor is expressed on the exterior by monumentally scaled arched windows creating an arcaded wall. The arched main entrance on Central Avenue has a decorative floral pattern around the arch and within the pediment. Two circular masonry relief emblems on the south facade are located above each of two small rectangular windows which balance the main entrance. One emblem shows an eagle with the word "Security" and the other shows a lion with the word "Strength." Inscribed around the lion emblem are the words "Organized 1926."

The original building's south facade third floor has three double-arched windows with balustraded balconies placed symmetrically above the main entrance. When the building was expanded in 1938, similar surface materials were used but no additional windows were added, resulting in a plain surface extending east across the south facade. Above the thin third floor cornice is a high parapet, plain in finish, that was meant to be a temporary feature until the office tower was built.

The west facade has six arched windows (sealed during the 1967 remodeling). Above these are six double-arched windows on the third floor level, balanced with a single arched window on each side of the building. A pedimented doorway, also sealed, is located at the north end of the west facade. A sixteen-foot section of the original north facade is visible, including one set of double-arched windows at the third floor level. A square window just below it was added in a later remodeling.

Several prominent St. Petersburg business and political leaders are associated with the development of the Ninth Street Bank, which was the only financial institution operating during a portion of the depression. John N. Brown, the first President of the bank, was Mayor of St. Petersburg from 1927-28 and served as President of the Chamber of Commerce in 1925. When completed, the bank was described as "one of the most attractive buildings in the commercial district." The bank grew rapidly during the prosperous years of the land boom, but was forced to close on June 12, 1930 as the economy collapsed and the nation sank into a depression. The bank reopened as the Union Trust Company on August 30, 1930, the only bank operating in southern Pinellas County. For the next four decades it was one of the most important financial institutions in St. Petersburg. In 1950, Florida's first drive-in teller machine was installed on the east side of the property and named "Snorkel." Like most downtowns, St. Petersburg was witnessing a decrease in pedestrian traffic and an increase in the use of private automobiles. The original drive-in teller machines proved to be very popular and the bank soon expanded these facilities, which have been updated frequently since the 1950s.